

Driver Acceptability Matrix

Number of Moving Violations Within Past 5 Years	Number of Accidents Within Past 5 Years				Number of DUI or DWI Within Past 5 Years
	0	1	2	3	
0	Clear	Acceptable	Borderline	Prohibited	Prohibited
1	Acceptable	Acceptable	Borderline	Prohibited	Prohibited
2	Acceptable	Borderline	Prohibited	Prohibited	Prohibited
3	Borderline	Prohibited	Prohibited	Prohibited	Prohibited
4	Prohibited	Prohibited	Prohibited	Prohibited	Prohibited
5	Prohibited	Prohibited	Prohibited	Prohibited	Prohibited

Borderline	Motor Vehicle Report will be checked every 6 months; insurability subject to no deterioration in the record.
Prohibited	Employer must prohibit driver from driving company vehicles or using personal vehicle on company business.

This is for general reference only. Please refer to your auto policy contract or consult a licensed commercial Property and Casualty insurance broker or loss control representative at Frost Insurance for assistance.